

Table I.D.3.c(2004) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.4%	23.2%	21.6%	28.1%	23.7%	22.4%	23.5%	23.3%
Industry group **								
Agric., fish., forest.	10.5%*	.	.	.	.	.	11.6%*	7.6%*
Mining and manufacturing	16.5%	.	.	.	.	.	22.7%	14.7%
Construction	23.8%	.	.	.	.	.	23.9%	23.4%
Utilities and transp.	21.9%	.	.	.	.	.	18.2%*	23.1%
Wholesale trade	21.6%	.	.	.	.	.	17.1%	26.5%
Fin. svcs. and real estate	21.5%	.	.	.	.	.	20.0%	21.9%
Retail trade	28.7%	.	.	.	.	.	24.4%	30.4%
Professional services	25.0%	.	.	.	.	.	28.2%	23.2%
Other services	31.9%	.	.	.	.	.	27.3%	36.8%
Ownership								
For profit, incorporated	22.6%	.	.	.	.	.	22.8%	22.4%
For profit, unincorporated	27.9%	.	.	.	.	.	26.4%	29.3%
Nonprofit	25.1%	.	.	.	.	.	24.8%	25.2%
Age of firm								
Less than 5 years	24.2%	.	.	.	.	.	18.3%*	39.3%
5-9 years	28.0%	.	.	.	.	.	27.8%	28.8%*
10-19 years	23.8%	.	.	.	.	.	24.1%	23.3%
20 or more years	22.3%	.	.	.	.	.	23.4%	21.7%
Unknown	25.1%	.	.	.	.	.	7.5%*	25.3%
Multi/single status								
2 or more locations	22.8%	.	.	.	.	.	26.9%	22.5%
1 location only	24.2%	.	.	.	.	.	23.3%	27.4%
Percent full-time employees								
Less than 25%	32.7%	.	.	.	.	.	20.7%*	40.4%
25-49 %	25.3%	.	.	.	.	.	23.3%*	27.2%
50-74 %	31.8%	.	.	.	.	.	32.3%	31.5%
75% or more	21.9%	.	.	.	.	.	22.3%	21.6%
Union presence								
No union employees	25.1%	.	.	.	.	.	24.4%	25.7%
Has union employees	18.7%	.	.	.	.	.	13.9%*	19.5%
Unknown	23.9%	.	.	.	.	.	28.7%*	23.7%
Percent low wage employees								
50% or more low wage	30.6%	.	.	.	.	.	28.2%	32.1%
Less than 50% low wage	22.4%	.	.	.	.	.	22.8%	22.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2004) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.18%	2.94%	3.96%	4.15%	3.13%	1.83%	1.83%	1.38%
Industry group **								
Agric., fish., forest.	3.68%*	.	.	.	.	.	5.01%*	2.86%*
Mining and manufacturing	1.06%	.	.	.	.	.	4.23%	1.61%
Construction	5.03%	.	.	.	.	.	6.86%	5.12%
Utilities and transp.	3.19%	.	.	.	.	.	6.15%*	2.57%
Wholesale trade	2.82%	.	.	.	.	.	4.99%	3.27%
Fin. svcs. and real estate	2.31%	.	.	.	.	.	3.89%	4.60%
Retail trade	3.86%	.	.	.	.	.	6.14%	3.78%
Professional services	3.69%	.	.	.	.	.	4.54%	4.22%
Other services	3.49%	.	.	.	.	.	3.91%	6.95%
Ownership								
For profit, incorporated	1.36%	.	.	.	.	.	2.32%	1.86%
For profit, unincorporated	3.95%	.	.	.	.	.	3.47%	6.25%
Nonprofit	4.53%	.	.	.	.	.	7.15%	2.64%
Age of firm								
Less than 5 years	6.86%	.	.	.	.	.	7.48%*	10.46%
5-9 years	4.14%	.	.	.	.	.	4.23%	9.00%*
10-19 years	3.15%	.	.	.	.	.	3.16%	4.98%
20 or more years	0.84%	.	.	.	.	.	2.66%	1.68%
Unknown	2.74%	.	.	.	.	.	3.77%*	2.72%
Multi/single status								
2 or more locations	1.28%	.	.	.	.	.	4.78%	1.37%
1 location only	1.99%	.	.	.	.	.	2.32%	4.16%
Percent full-time employees								
Less than 25%	8.58%	.	.	.	.	.	7.56%*	10.89%
25-49 %	6.49%	.	.	.	.	.	7.27%*	7.31%
50-74 %	2.12%	.	.	.	.	.	3.33%	3.03%
75% or more	1.08%	.	.	.	.	.	2.13%	1.30%
Union presence								
No union employees	2.23%	.	.	.	.	.	2.26%	3.72%
Has union employees	2.49%	.	.	.	.	.	9.68%*	2.10%
Unknown	1.91%	.	.	.	.	.	8.95%*	1.92%
Percent low wage employees								
50% or more low wage	2.83%	.	.	.	.	.	3.92%	4.68%
Less than 50% low wage	1.15%	.	.	.	.	.	1.77%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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